



An attempt to defraud a life insur-

insurance company out of \$10,000 by substituting a dead body for the man who carried the policy, and who is still alive, has excited a great deal of attention throughout the United States, and has a local flavor which the Louisville people will now learn for the first time. The story is one of thrilling interest. The scheme to defraud the insurance company was daring in its conception, and required a good deal of pluck and

nerve to carry it out. It takes shrewd, wily men to sell an insurance company a corpse for \$10,000. The plan worked out, but soon afterward the insurance company got wind of the fraud and put the estate on the track of the fraud.

the detectives on the track of the swindlers. They are now in jail, have confessed, and the doors of the penitentiary are yawning for them.

The most interesting phase of the story is the implication of Jephtha D. Howe, of St. Louis, the lawyer who received \$2,500 for collecting the money.

received \$2,000 for collecting the money from the insurance company. Howe is only twenty-two years of age, and a brother of Ben Howe, the manager of

the real estate department of the Germania Trust Company, at First and Market streets, in this city. He passed through Louisville with the little

daughter of the supposed dead man to identify the corpse in Philadelphia. They spent the night with his brother

here, and Mr. Ben Howe has since had some correspondence with his brother in St. Louis and his law partner, Marshall DeMond.

H. H. Holmes, of Chicago, with the aliases of Dr. Howe, Howard and Howell, is the man who received and engineered the scheme. He was a builder

and capitalist in Chicago, and when he introduced his friend, Mr. Benjamin F. Pitezel, to the agent of the Philadel-

The New York World tells the rest of the story as follows:

"In Philadelphia, during the latter part of August of the present year, a man about forty years old, who called

himself B. F. Perry, rented an office and began a real estate business. After he had been in the place about two weeks it was noticed one morning that

his street door was open. The next morning it was in the same condition, and on a third morning there was no

changes. Then the police were notified and found Mr. Perry lying dead on the floor of his chamber, apparently from the effects of the explosion of a bottle

of benzine. He was partly dressed at the time, and the supposition which which was at first accepted was that he was carrying the money with him.

was examining the naptha bottle while smoking and that the explosion was caused by a spark from his pipe. The broken bottle and the corncob pipe

were found on the floor beside him, and his face and the upper part of his body were burned from the ignited liquid in a manner which made this the

The Coroner found that the interior of

the mouth had not been burned from inhaling the flames, nor were the intestines injured in this way, as would have been the case had the man been

alive at the time of the explosion. A quantity of chloroform was also found in the stomach.

"The man had no known friends or relatives, and all the evidence the police could obtain was that his name was B. F. Perry. Under that name he was

inally buried in Potter's field and the accident theory changed to the one of murder. About a week after the find-

received a letter from Mrs. Pitezel, of St. Louis, who stated that she had seen the accounts of the mysterious corpse in

he papers, and added that she believed the victim to have been her husband, as he had been doing business in Philadelphia under the name of Perry.

She explained that he had changed it from Pitzel on account of business troubles, which forced him to move to another city.

Another city and assume an alias. She incidentally added that her husband had been insured in the company and that she had the policy.

"The reply from the company came in the form of a request for her to come to Philadelphia and identify the body. The company had also hoped through

the company had also learned through its Chicago agent that Mr. Holmes had recommended Mr. Pitezel for insurance, and at the request of the com-

Mr. Holmes stated that if the dead

man was his old friend Pitezel he could readily identify him by his peculiar gait, a scar on his leg, a wart on the back of his neck and by a discolored

thumb nail caused by a blow. When the body of the victim was disinterred every one of these peculiar marks were found. Mr. Holmes pronounced it with-

ound. Mr. Holmes pronounced it without hesitation the body of Pitezel, and Mrs. Pitezel and her daughter, judging from the teeth, pronounced it the body

"On the next day the insurance money was paid over to a representative of the family, and the body was delivered

to Mrs. Pitzel. The insurance men

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